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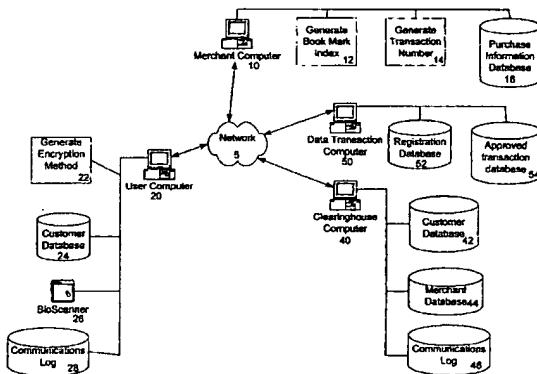
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For two-letter codes and other abbreviations, refer to the "Guidance Notes on Codes and Abbreviations" appearing at the beginning of each regular issue of the PCT Gazette.

(54) Title: A SYSTEM AND METHOD OF MAKING ON-LINE PURCHASES WITH ENHANCED SECURITY



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(57) Abstract: The present invention is a system and method of providing user PC-controlled encryption protocol. A merchant and a user are connected to a network. The user purchases items from the merchant with the transaction being processed through a credit card clearinghouse. Merchant provides a Book Mark Index and a Transaction Number to connected nodes. A User generates the encryption key by designating an encryption method and inserting the representative number at the Book Mark Index. The encryption key is sent to the Merchant and the Clearinghouse. The user sends the transaction number and associated information to a Clearinghouse. The user further sends shipping and communication data to the merchant and Data Pointers to the Clearinghouse. The user authenticates their person and the transaction, allowing the user to communicate with the Clearinghouse. The clearinghouse verifies the data pointers with the full customer profile. The Clearinghouse then verifies the customer's account balances and provides the transaction approval / disapproval directly to the Merchant. A Data Transaction Monitor tracks and pays the payment service for each approved transaction placed by a registered user.

## INTERNATIONAL SEARCH REPORT

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A. CLASSIFICATION OF SUBJECT MATTER  
 IPC 7 G07F7/10 G07F19/00 G07C9/00

According to International Patent Classification (IPC) or to both national classification and IPC

## B. FIELDS SEARCHED

Minimum documentation searched (classification system followed by classification symbols)  
 IPC 7 G07F G07C G06F

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched

Electronic data base consulted during the international search (name of data base and, where practical, search terms used)

EPO-Internal, PAJ, WPI Data

## C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X	WO 00 00928 A (LCI SMARTPEN NV) 6 January 2000 (2000-01-06) page 3, line 19 - line 24 page 9, line 27 - line 31 page 10, line 6 - line 9 page 10, line 27 - line 31 page 11, line 19 - line 25 page 12, line 12 - line 17 ---	1-4, 10, 11
X	WO 99 13434 A (LEWIS WILLIAM H) 18 March 1999 (1999-03-18) page 7, line 5 - line 14 page 7, line 26 - line 28 page 8, line 9 - line 11 page 9, line 19 - line 21 --- -/-	1-11

Further documents are listed in the continuation of box C.

Patent family members are listed in annex.

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## C.(Continuation) DOCUMENTS CONSIDERED TO BE RELEVANT

Category	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
A	US 6 072 870 A (HALLER DANIEL R ET AL) 6 June 2000 (2000-06-06) column 13, line 57 - line 60 column 14, line 12 - line 15 column 14, line 41 - line 58 column 15, line 30 - line 45 _____	12-23
A	US 4 906 828 A (HALPERN JOHN W) 6 March 1990 (1990-03-06) column 6, line 28 - line 65 column 9, line 42 - line 56 _____	12-23

## INTERNATIONAL SEARCH REPORT

Information on patent family members

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